



Federal Deposit Insurance Corporation
550 17th Street, NW, Washington, D.C. 20429-9990

Financial Institution Letter
FIL-15-2014
April 9, 2014

CONSOLIDATED REPORTS OF CONDITION AND INCOME

Summary: The Consolidated Reports of Condition and Income (Call Report) for the March 31, 2014, report date must be received by Wednesday, April 30, 2014. Certain institutions with foreign offices have an additional five calendar days to submit their reports. Several Call Report revisions will be implemented this quarter.

Statement of Applicability to Institutions under \$1 Billion in Total Assets: This Financial Institution Letter applies to all FDIC-supervised banks and savings associations, including community institutions. Certain Call Report revisions taking effect this quarter are not applicable to institutions under \$1 billion in total assets, and other Call Report changes will not be applicable to certain institutions of this size because of the subject matter of the new data items.

Distribution:

FDIC-Supervised Banks (Commercial and Savings)
and FDIC-Supervised Savings Associations

Suggested Routing:

Chief Financial Officer
Chief Accounting Officer
Call Report Preparer

Related Topics:

[FIL-14-2014, April 7, 2014, Consolidated Reports of Condition and Income for First Quarter 2014](#)
[FIL-4-2014, January 24, 2014, Revisions to Regulatory Reports](#)
[FIL-3-2014, January 22, 2014, Revisions to the Consolidated Reports of Condition and Income and the FFIEC 101 Report](#)

Contact:

The FDIC's Data Collection and Analysis Section at
800-688-3342 or insurance-research@fdic.gov

Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at <http://www.fdic.gov/news/news/financial/2014/>.

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Highlights:

- Call Report changes that take effect in March 2014 include the following:
 - Questions about international remittance transfers for all institutions and, for those institutions with more than 100 transactions per calendar year, the estimated number and dollar value of international remittance transfers. This information will be collected in Schedule RC-M, Memoranda, initially in March 2014 and semiannually thereafter each June and December.
 - The reporting in Schedule RC-M of trade names used to identify physical offices and addresses of public-facing Internet Web sites at which the reporting institution accepts or solicits deposits from the public.
 - A question in Schedule RC-E, Deposit Liabilities, asking whether the reporting institution offers deposit account products primarily intended for consumers.
 - For institutions with \$1 billion or more in total assets that offer consumer deposit account products, the total balances of these products in Schedule RC-E.
- In addition, a revised version of the regulatory capital components and ratios portion of Call Report Schedule RC-R, Regulatory Capital, takes effect in March 2014 for advanced approaches institutions and in March 2015 for all other institutions.
- The Call Report forms and an instruction book update for March 2014 are available on the Federal Financial Institutions Examination Council's Web site at http://www.ffiec.gov/ffiec_report_forms.htm and the FDIC's Web site at <http://www.fdic.gov/callreports>.
- Banks should review FIL-14-2014 and its accompanying Supplemental Instructions for further information on the first quarter 2014 Call Report. FIL-14-2014 can be accessed at <http://www.fdic.gov/news/news/financial/2014/fil14014.html>.